what if I'm **desperate?**

In Islam, one is forgiven for performing a forbidden act in times of desperation. Therefore, if one is forced to use riba, otherwise risk extreme hardship or death, it becomes temporarily permissible, until that hardship is overcome. Keep in mind that enduring the hardship caused by refraining from riba, for the sake of Allah, will gain reward. A person of Islamic knowledge and understanding of one's personal situation, must be the one to determine if a person is indeed in difficulty. Otherwise, this exception to the rule may be taken advantage of, and many people may wrongly consume riba and suffer the consequences laid out by Allah.

There is a common misconception amongst Muslims with regards to buying a first house using riba. Some claim that it is permissible, a "necessity". The fact that one can easily rent a house instead of buying, disproves this claim. If the theory were true, would that then mean that drinking the first bottle of alcohol is permissible, even though water is available? Or eating pork when there is a permissible substitute? While it may be easy to fool others into believing this, we must remember that:

"...Allah knows all that you reveal and all that you conceal."
Quran 5:99

Paying rent in order to support oneself and their family is not "wasted money". InshaAllah, Allah the Most Appreciative, will reward this like charity:

"When someone spends on his family seeking his reward for it from Allah, it is counted as a charity from him." (Bukhari and Muslim)

success in this life & the hereafter

When examining this issue of riba, we should remember that true success lies with the help of Allah alone. If we abide by that which is lawful, and avoid that which is haram, our wealth will be blessed and beneficial in this world and the Hereafter. What good is extra money earned through riba if there is no blessing in it, and it is cursed - a source of misery?

On the Day of Resurrection, people will rise from their graves quickly, except those who engaged in riba. They will stand up and then fall down like epileptics because:

"Those who consume riba cannot stand (on the Day of Resurrection) except as one stands who is being beaten by Satan into insanity. That is because they say, 'Trade is (just) like riba.' But Allah has permitted trade and has forbidden riba..."
Quran 2:275

Such is the punishment for those who consume riba and do not sincerely repent from this great sin.

As for those who strive toward success by earning Allah's pleasure, they take comfort from the following verse:

"O you who believe! Do not devour Riba (e.g. interest), making it double & redouble, and be careful of (your duty to) Allah, that you may be successful."
Quran 3:130

We are also shown how to be successful in the Hereafter:

"The only saying of the faithful believers when they are called to Allah (His Words- the Quran) and His Messenger, to judge between them, is that they say: "We hear and we obey." And such are the successful (who will live forever in Paradise)."
Quran 24:51

conclusion

None can doubt that riba is haram and a major sin, and no disobedience to Allah is worth the risk of His punishment. We must remember that the life of this world is short and fleeting, and that the purpose of our existence is not to lust after beauty and wealth, but rather to worship Allah correctly and live by His rules. Just because riba is widespread and common, it does not make it permissible.

"And whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out (from every difficulty), and will provide him sustenance from where he never even imagined. And whosoever puts his trust in Allah, Allah is sufficient for him."
Quran 65:2-3

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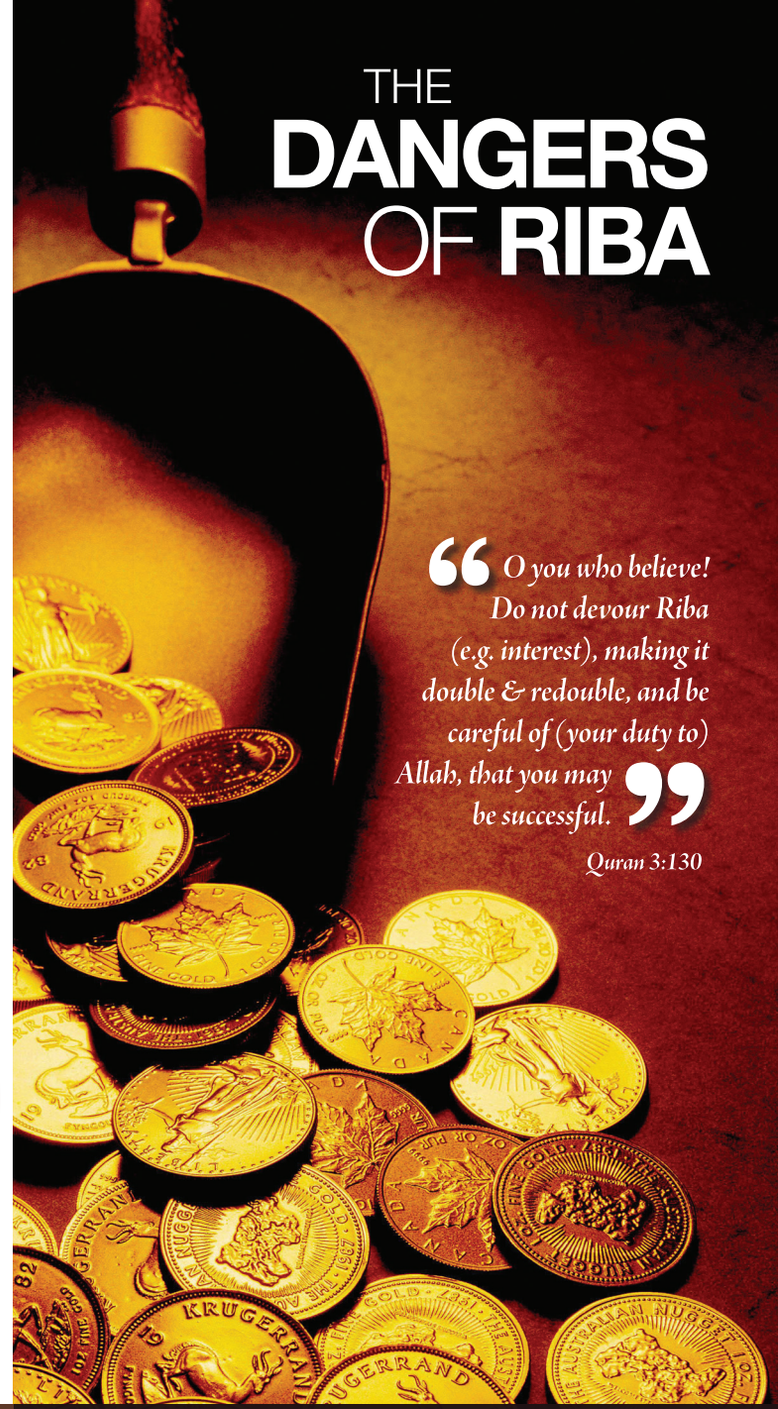

THE **DANGERS** OF **RIBA**

"O you who believe! Do not devour Riba (e.g. interest), making it double & redouble, and be careful of (your duty to) Allah, that you may be successful."
Quran 3:130

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introduction

Is it not amazing that a Muslim will never eat pork because it is haram (unlawful); never marry his mother or sister because it is also haram, yet that same person has no problem devouring riba (e.g. interest, usury)? Did you know that engaging in riba is a major sin which could lead you to Hell?

"...but whoever returns (to dealing in riba), such are the dwellers of the Fire — they will abide therein."
Quran 2:275

If dealing in riba is so punishable, why do many Muslims fall into this sin and take the issue so lightly?

the meaning of **Riba**

Riba is an Arabic noun derived from the verb Raba, meaning 'to increase', 'to grow', and 'to exceed'. It includes interest which is paid by banks or on loans such as car loans, home loans or credit card debt.

proof that **Riba** is **haram**

There are many proofs showing that riba is haram and one of the most serious sins in Islam!

For those with true faith in Allah and the Quran, this clear verse prohibiting riba is sufficient:

"...Allah has permitted trade and has forbidden riba."
Quran 2:275

In the Quran, Allah does not declare war on anyone except those who deal in riba:

"O you who believe, fear Allah and give up what remains of your demand for riba, if you are indeed believers. If you do it not, take notice of war from Allah and His Messenger."
Quran 2:278-279

Would you like Allah, The Almighty, to wage war against you after He has made it abundantly clear that riba is haram?

The Prophet (peace be upon him) warned that consuming riba is one of the seven sins that doom a person to Hell. (Bukhari and Muslim)

Riba is haram in all of its aspects, as the Prophet (peace be upon him) said (Muslim):

"Allah has cursed the one who consumes riba, the one who gives it, the one who witnesses over it, and the one who writes down the transaction."

Do not be of those whom Allah has cursed!

why is **Riba** haram?

The first and foremost reason riba is haram is because Allah declared it so. It is based on Allah's infinite wisdom that He deems an action to be obligatory or prohibited, prescribing matters in man's best interests, in this life and in the Hereafter, as He is the All-Wise, All-Knowing. The scholars of Islam have suggested the following reasons as to why riba is haram:

- ✖ Whole nations, dozens of them, large and small, have foreign debts so large that their riba payments on these debts are a crushing burden on the entire country. Debt kills. Some 11 million children die each year around the world due to conditions of poverty and debt. Former President Obasanjo, commented on the debt Nigeria faces:

  "All that we had borrowed up to 1985 or 1986 was around $5 billion and we have paid about $16 billion yet we are still being told that we owe about $28 billion. That $28 billion came about because of the injustice in the foreign creditors' (lenders) interest rates.
  If you ask me what is the worst thing in the world, I will say it is compound interest."

  - Jubilee 2000 news update, August 2000

- ✖ Riba conflicts with the spirit of brotherhood and sympathy, and is based on greed, selfishness and hard heartedness.
- ✖ Riba is one of the major contributors towards inflation.
- ✖ Riba causes trauma and depression due to mounting debts.
- ✖ Riba is a sure gain without any possibility of loss, hence all the risk is taken by the borrower, rather than sharing the risk and the profits with both parties.
- ✖ Riba creates a monopoly in society, where the rich are rewarded for being wealthy, while those who are not are forced to pay extra!

During the global financial crisis in 2008 and 2009, the Daily Vatican newspaper, L'Osservatore Romano, reported the Vatican as saying that the Islamic finance system may help Western banks in the crisis as an alternative. The Vatican advised: ***"The ethical principles on which Islamic finance is based may bring banks closer to their clients and to the true spirit which should mark every financial service."***

Where a riba-based market fails, Islamic financial institutions do not suffer the same consequences since the risk is shared by both parties. Lenders will be more careful, as they also share the risk of losing money if the borrower cannot pay back the original sum.

Given all the problems that riba creates, it is no wonder Islam prohibits such a detestable act.

how can I avoid **Riba?**

Living in a capitalist society makes it difficult to completely avoid riba. However, this should not be used as an excuse to freely indulge in it. An obvious way to steer clear of this evil is to not take out a loan which involves paying riba. Other solutions include:

- ✔ Opening up riba-free bank accounts.
- ✔ Not entering into contracts which stipulate riba penalties, even though one intends to pay on time.
- ✔ Making bill payments on time so as not to incur a late penalty.
- ✔ Meeting any conditions required to continue trading without the use of riba.
- ✔ Borrowing money from family or friends where possible.
- ✔ Dealing with Islamically compliant banks.
- ✔ Renting if you cannot afford to buy a house without riba.
- ✔ Accepting/organising a "goodly loan" (al-qard al-hasanah), which is a loan by means of which one intends to show kindness to another, which does not involve taking riba.

With regard to the interest that the bank has given you, do not return nor consume it. Rather, spend it on charitable causes, such as giving it to the poor, buying disposable items (like toilet paper) for Islamic centres and mosques, and helping debtors. However, do not expect reward for this.

The most effective way to avoid riba and determine which transactions are permissible, is by consulting Islamic scholars and utilising their knowledge.